

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
EL PASO DIVISION

IN RE: * Chapter 13

Horacio Hernandez
Aracely Hernandez

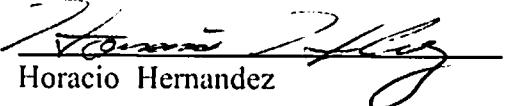
Debtors * Bankruptcy No. 19-31771

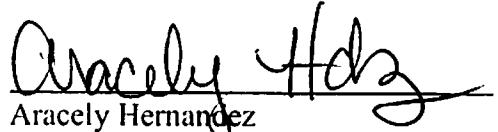
AMENDED
SCHEDULE C: PROPERTY YOU CLAIM AS EXEMPT

Attached hereto and made a part hereof is the Debtors' Amended SCHEDULE C: PROPERTY YOU CLAIM AS EXEMPT, where exemptions are corrected,

DATED this the 23 day of Dec, 2019.

Respectfully submitted,


Horacio Hernandez


Aracely Hernandez


EDGAR J. BORREGO, SBN 00787107
MIGUEL A. FLORES, SBN 24036574
Attorneys for Debtors
2610 Montana Avenue
El Paso, TX 79903
(915) 566-4300
efile@tanzyborrego.com

CERTIFICATE OF SERVICE

I hereby certify that I have mailed/delivered a true and correct copy of the foregoing instrument via electronic means as listed on the court's ECF noticing system or by regular first class mail to all on the attached matrix on this the 26 day of Dec, 2019.


EDGAR J. BORREGO/MIGUEL A. FLORES

Label Matrix for local noticing
0542-3
Case 19-31771-hcm
Western District of Texas
El Paso
Mon Dec 16 11:24:52 CST 2019

BMO Harris Bank N. A.
300 E. John Carpenter Freeway
Irving, TX 75062-2727

U.S. BANKRUPTCY COURT
511 E. San Antonio Ave., Rm. 444
EL PASO, TX 79901-2417

Attorney General
10th & Constitution N.W.
Main Justice Bldg. #5111
Washington, DC 20530-0001

BMO Harris Bank N.A.
3925 Fountains Blvd
Cedar Rapids, IA 52411-6619

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Bank of America, N.A.
P O Box 982284
El Paso, TX 79998-2284

Best Buy
Attn: Inquiries
P.O. Box 790441
Saint Louis, MO 63179-0441

CREDIT FIRST NA
PO BOX 818011
CLEVELAND, OH 44181-8011

Car Care One/Synch Bank
Bankruptcy Dept.
P.O. Box 965061
Orlando, FL 32896-5061

Chase
P.O. Box 15298
Wilmington, DE 19850-5298

Credit First N.A.
P.O. Box 818011
Cleveland, OH 44181-8011

Del Sol Medical Center
Patient Accts. Dept.
P.O. Box 639400
Irving, TX 75063-9400

Eng's Commercial Finance
P.O. Box 71347
Chicago, IL 60694-1347

(p)ENGS COMMERCIAL FINANCE CO
1 PIERCE PLACE SUITE 1100 WEST
ITASCA IL 60143-3149

First Convenience Bank
P.O. Box 756
Killeen, TX 76540-0756

GECU
P.O. Box 20998
El Paso, TX 79998-0998

Goodyear Credit Card Plan
P.O. Box 8181
Gray, TN 37615-0181

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
Special Procedures Staff- Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
c/o U.S. Attorney/IRS
601 N. W. Loop 410
Suite 600
San Antonio, TX 78216-5512

Michael Nevarez
2300 George Dieter Dr.
El Paso, TX 79936-3963

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

REGIONAL MANAGEMENT CORPORATION
979 BATESVILLE ROAD SUITE B
GREER, SC 29651-6819

Regional Finance
1605 George Dieter Dr #302
El Paso, TX 79936-5686

Regional Finance
333 N. Yarbrough Dr.
Ste. V
El Paso, TX 79925

Sam's Club/Synch
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Sun Loan
425 E Paisano Dr.
Suite E
El Paso, TX 79901-2805

Synchrony Bank
P.O. Box 960061
Orlando, FL 32896-0061

T Mobile/T-Mobile USA Inc
by American InfoSource as agent
PO Box 248848
Oklahoma City, OK 73124-8848

Tea Olive, LLC
PO BOX 1931
Burlingame, CA 94011-1931

Texas Workforce Commission
TEC Building - Bankruptcy
101 East 15th Street
Austin, TX 78778-0001

U.S. Attorney/FHA/HUD/IRS/VA
601 N.W. Loop 410
Suite 600
San Antonio, TX 78216-5512

United States Trustee - EP12
U.S. Trustee's Office
615 E. Houston, Suite 533
P.O. Box 1539
San Antonio, TX 78295-1539

World Finance
9008 Dyer Street
El Paso, TX 79904-1489

World Finance Corp. c/o World Acceptance Cor
Attn: Bankruptcy Processing Center
PO Box 6429
Greenville, SC 29606-6429

Aracely Hernandez
10914 Pelhem Rd.
El Paso, TX 79936-1029

Edgar J. Borrego
Tanzy & Borrego Law Offices
2610 Montana Ave.
El Paso, TX 79903-3712

Horacio Hernandez
10914 Pelhem Rd.
El Paso, TX 79936-1029

Miguel Alejandro Flores
Tanzy & Borrego Law Offices
2610 Montana
El Paso, TX 79903-3712

Stuart C. Cox
El Paso Chapter 13 Trustee
1760 N. Lee Trevino Dr.
El Paso, TX 79936-4565

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank of America
Attn: Inquiries
P.O. Box 982234
El Paso, TX 79998

Engs Commercial Finance Co.
One Pierce Place, Suite 1100 West
1 Pierce Place, Suite 1100 West
Itasca, IL 60143

Internal Revenue Service
Special Procedures Branch
300 E. 8th Street
Stop 5022
Austin, TX 78701

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	41
Bypassed recipients	0
Total	41

Fill in this information to identify your case:

Debtor 1 **Horacio Hernandez** First Name Middle Name Last Name

Debtor 2 **Aracely Hernandez** First Name Middle Name Last Name
(Spouse if filing)

United States Bankruptcy Court for the: **WESTERN DISTRICT OF TEXAS - EL PASO**

Case number **19-31771**
(if known)

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
2008 Mercedes Benz C300 Line from <i>Schedule A/B</i> : 3.1	\$4,350.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2011 Freightliner Cascadia Line from <i>Schedule A/B</i> : 3.2	\$9,000.00	<input checked="" type="checkbox"/> \$651.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2015 Kenworth T-680 Line from <i>Schedule A/B</i> : 3.3	\$55,000.00	<input checked="" type="checkbox"/> \$6,373.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)&(5)
2018 Hyundai Box Dry Van Line from <i>Schedule A/B</i> : 3.4	\$25,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2016 Hyundai Box Dry Van Line from <i>Schedule A/B</i> : 3.5	\$16,000.00	<input checked="" type="checkbox"/> \$16,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)&(5)

Debtor 1 Horacio Hernandez
Debtor 2 Aracely Hernandez

Case number (if known)

19-31771

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Furniture Line from Schedule A/B: 6.1	\$7,000.00	<input checked="" type="checkbox"/> \$7,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Appliances Line from Schedule A/B: 6.2	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics Line from Schedule A/B: 7.1	\$4,100.00	<input checked="" type="checkbox"/> \$4,100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Clothes Line from Schedule A/B: 11.1	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Jewelry Line from Schedule A/B: 12.1	\$1,600.00	<input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
2 dogs Line from Schedule A/B: 13.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash Line from Schedule A/B: 16.1	\$40.00	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Deposits of money - First Light FCU Line from Schedule A/B: 17.1	\$450.00	<input checked="" type="checkbox"/> \$450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Deposits of money - First Light FCU Line from Schedule A/B: 17.2	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
IRA: GECU Line from Schedule A/B: 21.1	\$6,000.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)
American Income Life - Term Life Beneficiary: Spouse Line from Schedule A/B: 31.1	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)
Claim for breach of contract Line from Schedule A/B: 33.1	\$5,400.00	<input checked="" type="checkbox"/> \$5,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Horacio Hernandez**
Debtor 2 **Aracely Hernandez**

Case number (if known)

19-31771

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	Horacio Hernandez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Aracely Hernandez		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS - EL PASO		
Case number (if known)	19-31771		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

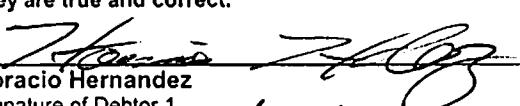
No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

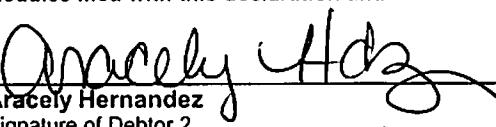
x


Horacio Hernandez
Signature of Debtor 1

Date

(2/23/19)

x


Aracely Hernandez
Signature of Debtor 2

Date

(2/23/19)